# **Comhairle Contae Fhine Gall** Fingal County Council

# **An Roinn Tithíochta agus Pobail**Housing and Community Department



## **GUIDE TO DIFFERENTIAL RENTS SCHEME**

#### WHAT IS THE DIFFERENTIAL RENTS SCHEME?

This Scheme replaces previous Rent Schemes and rents calculated in accordance with this scheme take effect from the last Saturday in April.

#### WILL RENTS BE REVIEWED EVERY YEAR?

Rents will be reviewed annually under this Scheme and you will be required to complete a Rent Assessment Form each year. It is the responsibility of the tenant(s) to provide full and accurate details of household composition and income when requested to do so.

#### WHAT HAPPENS IF I DO NOT SEND BACK THE RENT ASSESSMENT FORM?

If you do not return the form as requested to allow rent to be calculated we may add a penalty to your account.

#### HOW MUCH RENT DO I HAVE TO PAY?

Rents are calculated as a proportion of the "assessable net income" of the principal earner together with a contribution from any subsidiary earners aged 18 years or over in the household.

In addition to rents the Council reserves the right to apply extra charges to some properties to cover the cost of additional services provided to them e.g. boiler maintenance etc.

#### HOW DO I CALCULATE HOW MUCH RENT I WILL HAVE TO PAY?

The assessable income (net income) for the principal earner is determined and rent is calculated at 12% of this figure.

The assessable income (net income) of each subsidiary earner is determined and rent is calculated at 12% of this figure to a maximum of €40 per week per subsidiary earner.

The combined principal and subsidiary earners contributions form the weekly household rent.

#### WHAT IS THE DIFFERENCE BETWEEN PRINCIPAL AND SUBSIDIARY EARNERS?

The principal earner is the person with the highest net income. A subsidiary earner is a member of the household aged 18 years or over who has an income or is entitled to an income.

#### WHAT IS ASSESSABLE INCOME?

In this Scheme "assessable income" refers to income of all persons in a household aged 18 years or over

If you are receiving a payment from the Department of Social Protection your assessable income is the rate of payments in operation for the period under assessment.

If you are working you will be required to send in your P60 for the last tax year (2016) and the assessable income will be calculated by deducting the tax, PRSI and Universal Social Charge amounts from your gross P60 earnings. Overtime payments, shift allowances, bonuses and commission are included in the calculation of rent. If you have more than one employment you will be required to submit a P21 (2016) from the Revenue Commissioners.

If you are self employed the "assessable income" is based on the most recently available Notice of Assessment, this document must be for a financial year no more than 2 years older than the period under review – for the 2017 review a 2015 Notice of Assessment will be required.

If satisfactory documentary evidence is not received or persons become selfemployed after the commencement date of this Scheme, rent will be assessed based on an assumed weekly "assessable income" of €500.00, which will be corrected once the Notice of Assessment is subsequently lodged.

It should be noted that where the Council specifically requests the return of particular income details it reserves the right in the event of the failure on the part of a tenant to supply that information to assume an income for the purpose of assessment.

#### WHAT INCOME IS NOT ASSESSABLE?

The following income is not included in the calculation of rent:

- (a) Child benefit, orphans allowances or orphans pensions.
- (b) Allowances payable for fostering children.
- (c) Allowances for domiciliary care of a child suffering from a severe disability.
- (d) Disability Allowance for those under 18 years of age.
- (e) Respite Care Grants.
- (f) Higher Education Grants.
- (g) Fuel Allowance.

- (h) Living Alone Allowance.
- (i) Extra Allowance for people aged 80 and above.
- (j) Assistance received from any charitable organisation.

### The following items are partially assessed:

- (k) Community Employment Programme income –Where a person's income is increased as a result of participation in Community Employment Programme(s) the weekly charge of the tenant shall not be increased solely as a result of such participation for a cumulative period of 3 years.
- (//) Back to Work Allowance Where a tenant is certified by the Department of Social Protection as taking part in a Back to Work Allowance Scheme their weekly charge shall not increase for the first twelve months of the Scheme as long as the combined gross income from the Back to Work Scheme and employment /self employment does not exceed €500 per week.

## WHAT IF MY INCOME CHANGES OR THE NUMBER OF FAMILY MEMBERS INCREASES OR DECREASES?

You should notify us if any of the following situations arise during the year:

### 1. Change in household income.

If you experience a permanent change in household income during the year, either an increase in income by becoming employed or a decrease in income by becoming unemployed you are required to notify us and apply to have your rent re-assessed.

We consider a permanent change in income to be a reduction or increase that is likely to extend to 3 months or more and you will be required to submit documentary evidence to support your claim.

#### 2. Change in the number of subsidiary earners:

If the number of subsidiary earners reduces during the year and this is a permanent situation you should contact us to get your rent re-assessed. You will be required to provide evidence supporting this claim.

#### 3. New occupier to household/additions to the family/household

Under no circumstances will anyone be allowed to move into a social dwelling unless approval is given by the Council in writing to the Tenant(s). In the case of a person who wishes to move into a social dwelling the Tenant(s) is obliged to complete a Permission To Reside application form. The revised rent will be assessed in accordance with the terms and conditions of this Scheme.

If your household income is based on a social welfare payment and your payment increases due to a change in the household during the year you should contact us to get your rent re-assessed in line with your increased social welfare payment.

#### 4. Retrospective increases/decreases.

Tenants should be aware that any documentation which is submitted late or in cases of undeclared income, any increase or decrease in rent will be applied retrospectively.

#### WHAT ARE THE WAYS RENT CAN BE PAID?

There are a number of options available to make payment to your rent account. These include:-

- By telephone to the Council Cash Offices on:
- 8905154/8905376/8905328/8905309 using Laser, Visa Debit, Visa or Mastercard from 9.30 a.m to 3.30 pm.
- By Household Budget This allows people who receive Social Protection payments to pay a regular amount of rent by direct deduction from their payments.
- By Standing Order through your Bank.
- By Postpoint through Retail Outlets where you see the Postpoint sign i.e. local shops, petrol stations etc.
- At the Post Office by using Transcash payment card.
- By Post to the Council's offices at Grove Road, Blanchardstown or County Hall, Swords.
- In person by payment to the Council's payments office at Grove Road, Blanchardstown or County Hall, Swords.
- Online by using Billpay.ie, if your reference number starts with D, your account number is prefixed by 000001, or if it is R your account number is prefixed with 000000. For example an account D12345 enter 00000112345

#### **USEFUL CONTACT DETAILS.**

For rent queries in North county the contact number is 01 890 5132.

Rentaccountnorthcounty.fingal.ie

Areas include: Balbriggan, Donabate, Howth, Lusk, Malahide, Portmarnock, Portrane, Rush, Skerries and Swords.

## For rent queries in Dublin 15 the contact number is 01 890 5593.

RentaccountD15@fingal.ie

Areas include: Blakestown, Carpenterstown, Castaheaney, Castleknock, Clonee, Clonsilla, Coolmine, Hartstown, Mulhuddart, Ongar, Tyrellstown, Verdemont, Waterville.